

## WHAT IS CLAIMED IS:

1. A method of providing medical goods and services to consumers through retail outlets, said method comprising the steps of, in combination:
  - verifying current eligibility of a consumer for benefits from a health benefit provider for medical goods and services desired by the consumer;
  - wherein the current eligibility of the consumer is verified while the consumer is present at a retail outlet;
  - receiving an assignment from the consumer to a benefit manager that assigns all rights to the benefits from the health benefit provider for medical goods dispensed to the consumer;
  - wherein the retail outlet and the benefit manager are separate entities;
  - completing and submitting a claim to the health benefit provider for reimbursement for the medical goods dispensed to the consumer;
  - receiving reimbursement from the health benefit provider for the medical goods dispensed to the consumer; and
  - making a fixed, periodic payment to the retail outlet for services rendered to the consumer by the retail outlet on behalf of the benefit manager.
2. The method according to claim 1, wherein the step of verifying current eligibility of the consumer includes the step of receiving information from the retail outlet via a pharmacy benefits management (PBM) computer system.
3. The method according to claim 1, further comprising the step of providing the medical goods and services to the consumer at the retail outlet immediately when the consumer requests the medical goods and services while at the retail outlet.
4. The method according to claim 1, further comprising the step of sending the medical goods to the consumer at a time later than when the consumer requests the medical goods and services while at the retail outlet.

5. The method according to claim 1, further comprising the step of requesting payment from the consumer for a share of the amount due pursuant to guidelines of the health benefit provider.

6. The method according to claim 5, wherein the step of requesting payment from the consumer for the share of the amount due is made at a time later than when the consumer requests the medical goods and services while at the retail outlet.

7. The method according to claim 5, wherein the step of requesting payment from the consumer for the share of the amount due is made when the consumer requests the medical goods and services while at the retail outlet.

8. The method according to claim 1, further comprising the steps of receiving an invoice for drop-shipped medical goods from a manufacturer and making payment for the invoice to the manufacturer.

9. The method according to claim 1, further comprising the step of receiving a manufacturer rebate.

10. The method according to claim 1, further comprising the step of the benefit manager obtaining medical goods and directing the medical goods to be located at the retail outlet for distribution to the consumer.

11. The method according to claim 1, further comprising the step of receiving transfer of ownership from the retail outlet for medical goods located at the retail outlet for distribution to the consumer.

12. The method according to claim 11, further comprising the steps of receiving an invoice for the medical goods from the retail outlet and making payment for the invoice to the retail outlet.

13. The method according to claim 1, further comprising the step of making a variable, periodic payment to the retail outlet for services rendered to the consumer by the retail outlet in addition to the fixed, periodic payment.

14. A method of providing medical goods and services to consumers comprising the steps of, in combination:

obtaining eligibility information from a consumer who is presently located at a retail outlet and who desires immediate medical goods and services;

forwarding the eligibility information to a benefit manager for verification of the consumer's eligibility for benefits from a health benefit provider for the medical goods and services;

wherein the benefit manager is a separate entity from the retail outlet;

directing the consumer to make an assignment of the benefits to the benefit manager for the medical goods and services;

forwarding evidence of the assignment to the benefit manager; and

receiving from the benefit manager a fixed, periodic payment for services rendered by the retail outlet on behalf of the benefit manager.

15. The method of claim 14, further comprising the step of providing the medical goods and services to the consumer at the retail outlet while the consumer is present at the retail outlet and requests the medical goods and services.

16. The method of claim 14, further comprising the step of informing the consumer that the medical goods will be sent to the consumer after a period of time.

17. The method according to claim 14, wherein the step of forwarding eligibility information includes the step of forwarding information to the benefit manager via a pharmacy benefits management (PBM) computer system.

18. The method according to claim 14, further comprising the step of the retail outlet requesting payment of a share of a total amount due from the consumer at the time of providing the medical goods and services to the consumer

19. The method according to claim 14, further comprising the step of receiving verification of the consumer's eligibility for benefits from the benefit manager.

20. The method according to claim 14, further comprising the step of obtaining medical goods owned by the benefit manager for distribution to the consumer.

21. The method according to claim 14, further comprising the step of obtaining medical goods owned by the retail outlet for distribution to the consumer.

22. The method according to claim 21, further comprising the step of transferring ownership of medical goods from the retail outlet to the benefit manager prior to dispensing the medical goods to the consumer.

23. The method according to claim 22, further comprising the steps of sending an invoice for the medical goods to the benefit manager and receiving payment for the invoice from the benefit manager.

24. The method according to claim 21, further comprising the step of receiving a variable, periodic payment from the benefit manager for services rendered to the consumer by the retail outlet in addition to the fixed, periodic payment.